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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/647,078	08/22/2003	Bruce Bradford Thomas		1714
48509	7590	12/11/2008	EXAMINER	
BRUCE BRADFORD THOMAS			NGUYEN, HIEP VAN	
145 LAKE AVE			ART UNIT	PAPER NUMBER
TRUMBULL, CT 06611			3686	
MAIL DATE		DELIVERY MODE		
12/11/2008		PAPER		

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)
	10/647,078	THOMAS ET AL.
	Examiner HIEP NGUYEN	Art Unit 3686

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If no period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 04 September 2008.

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 51-75 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 51-75 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO/0256/06)
 Paper No(s)/Mail Date _____

4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date. _____

5) Notice of Informal Patent Application

6) Other: _____

DETAILED ACTION

1. Claims 51- 75 have been examined. Claims 25-50 have been canceled.

Claim Rejections - 35 USC § 101

2. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

3. Claims 51-75 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

4. Claim 1 is directed to a method providing collateral loss coverage. Claim 1 recites a "payment provision", "collateral loss coverage", "contract", an "insurance policy". However, this is merely software, and it has been held that software without a required computer-readable medium-storing the software that, when executed, causes the computer to perform a particular process or method (MPEP 2106.01) is merely nonfunctional descriptive material and non-statutory under 35 U.S.C. 101.

The Examiner notes the phrase "*at least one of said steps is carried out at least in part by an information system*" does not include the requirement of computer technology for the entire steps carried out in all limitations of the Claim.

The Examiner also notes that executing and receiving payment for said contract are not carried out with the exclusion of computer readable medium.

Claims 52-75 are rejected as each depends from Claim 51.

Claim Rejections - 35 USC § 112

5. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

6. Claims 51-75 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

7. Claim 1 recites the limitation "the premium" in part b. There is insufficient antecedent basis for this limitation in the claim.

Claims 52-75 are rejected as each depends from Claim 51.

Claim Rejections - 35 USC § 102

8. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

9. Claims 51 is rejected under 35 U.S.C. 102(b) as being anticipated by Cummings et al. (US. 6,470,321.)

10. With respect to Claim 51, Cummings et al. teaches a method for providing collateral loss coverage, comprising the steps of:

- a. constructing a payment provision by expressing said collateral loss coverage as a function of losses paid under an insurance policy ('321; Fig 3-Scope of coverage, item 302);
- b. setting the premium for said collateral loss coverage as a function of the premium of said insurance policy ('321; Col. 8, lines 23-31; Fig. 3-item 312-premium);
- c. incorporating said premium for said collateral loss coverage and said payment provision in a contract ('321; Col. 8, lines 2-22, Fig. 3);

wherein at least one of said steps is carried out at least in part by an information system (.)

Claim Rejections - 35 USC § 103

11. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

12. Claims 52-75 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cummings et al. (US. 6,470,321) in view of Non-functional descriptive material.

13. With respect to Claims 52-75, each claim is directed to stored data (i.e. insurance policy, collateral loss coverage, non-insurance contract, percentage of loss in a form of

data, errors and omissions insurance policy, commercial casualty, directors and officers insurance policy, etc...) However, as the stored data is not functionally related to the memory in which it is stored it does not distinguish the claimed apparatus, method, and system from the prior art (*In re Gulack*, 217 USPQ 401 (Fed. Cir. 1983), *In re Ngai*, 70 USPQ2d (Fed. Cir. 2004), *In re Lowry*, 32 USPQ2d 1031 (Fed. Cir. 1994); MPEP 2106.01)

Response to Arguments

14. Applicant's arguments filed 09/04/2008 have been fully considered but they are not persuasive.
15. In the remarks filed 09/04/2008, Applicants argue that the teaching of Cummings et al. does not disclose the premium for said collateral loss coverage are set as a function of the premiums under said insurance policy
16. In response to Applicant's arguments, the Examiner respectfully disagrees that inaction on the part of loss coverage as a function of the premiums under said insurance policy. Since Cummings et al. discloses the financial protection against a loss in value of an investment ('321; Col. 2, lines 21-26), a maximum level of coverage can then be determined based on the working capital amount, and then a premium charge can be determined for a desired insurance amount in excess of the primary insurance ('321, Col. 2, lines 27-43.) Therefore, given the broadest reasonable interpretation to one of ordinary skill in the art, it is submit that the premium charge determined for a

desired insurance amount in excess of the primary insurance is a form of a collateral loss coverage set as a function of premiums under said insurance policy as described by the Applicant.

Therefore, the Examiner maintains the rejection to Applicants' claims.

Conclusion

17. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

18. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

19. Any inquiry concerning this communication or earlier communications from the examiner should be directed to HIEP NGUYEN whose telephone number is (571) 270-5211. The examiner can normally be reached on Monday through Friday 7:30AM-5:00PM.

20. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jerry O'Connor can be reached on (571) 272-6787. The fax phone number for the organization where this application or proceeding is assigned is (571) 273-8300.

21. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or (571) 272-1000.

/H. N./
Examiner, Art Unit 3686

/Gerald J. O'Connor/
Supervisory Patent Examiner
Group Art Unit 3686